

# Regular Saver until 31.07.24 (App)

## Key features:

- No withdrawals until maturity
- Minimum operating balance: £50
- Open and operate via the Tipton App only



Summary Box			
Account Name	Regular Saver until 31.07.24 (App)		
What is the interest rate?	The variable rate below applies from the 1 July 2023. Interest is calculated daily and paid annually on 31 December and again on maturity.		
	Monthly deposit amount	Gross / AER	
	£50 - £500	5.50%	
Can Tipton & Coseley Building Society change the interest rate?	We may increase or decrease the interest rate at any time. Further details can be found in our Savings Terms and Conditions, available on our website, in branch or in your welcome pack.		
What would the estimated balance be after 13 months based on 13 monthly deposits of £500?	This estimation assumes your account is opened on 1 July 2023 with an initial deposit of £500 and 12 further deposits of £500 are made on the first of each month. No withdrawals are made, interest is paid gross and compounded to the account on 31 December and again on maturity.		
	Total amount deposited over the regular saver term	Gross/AER	Estimated balance at the end of the term
	£6,500	5.50%	£6,710.63
	This projection is for illustrative purposes only.		
How do I open and manage my account?	<p>The account is available for anyone aged 18 or over. You can open the account via the Tipton App only. Joint accounts are not permitted. Only one account per customer is allowed at any one time.</p> <p>The minimum opening deposit is £50, and you must have at least £50 in the account to keep it open. You can pay money in via the App from your nominated bank account only. Internal transfers from existing Tipton accounts are not allowed to fund this account. You must pay in a minimum of £50 and a maximum of £500 per month in the account.</p> <p>You can make more than one monthly payment, but you must not exceed more than £500 in one calendar month. If three monthly payments are missed, upon the third missed payment the account will revert into an Easy Access Maturity Saver account.</p> <p>We'll contact you a minimum of 14 days prior to the maturity of the account, to give you details of your options. If we don't hear from you before maturity, we'll automatically rollover your account to another account from our savings range.</p> <p>When we contact you, we'll include details of the account we intend to automatically rollover your maturity balance into.</p>		
Can I withdraw money?	<p>No withdrawals, including account closure, are allowed until the end of the regular saver term.</p> <p>If you do not wish to roll over your account once it reaches its maturity date, you are able to withdraw the funds to your nominated bank account via the Tipton App within 14 days. Cash or cheque withdrawals are not permitted, withdrawals may only be made via the App to your nominated bank account.</p>		

Tipton branch  
**0121 557 2551**  
70 Owen Street, Tipton,  
DY4 8HG

Coseley branch  
**01902 883173**  
Castle Street, Coseley,  
WV14 9DW

Bilston branch  
**01902 403853**  
73 Church Street, Bilston,  
WV14 0BJ

Sedgley branch  
**01902 882469**  
6 Bull Ring, Sedgley,  
DY3 1RX



Try the  
Tipton App

[www.thetipton.co.uk](http://www.thetipton.co.uk)



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Gross means the contractual rate of interest payable. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. For more information, call us on 0121 557 2551. Lines are open 9.00am – 5.00pm Monday, Tuesday, Thursday and Friday, 9:30am – 5pm on Wednesday and 9.00am – 12.00pm on Saturdays. This product may be withdrawn at any time.

Alternatively, visit our website at [www.thetipton.co.uk](http://www.thetipton.co.uk)

Issued: 1 July 2023

This leaflet is available in large print and braille on request.

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## Additional information

Interest is paid without tax deducted.

You have 14 days from the date of opening to change your mind, if you decide the Regular Saver account isn't right for you. We will then arrange to close the account and help you find a more suitable savings account with us or return the money to you.

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